

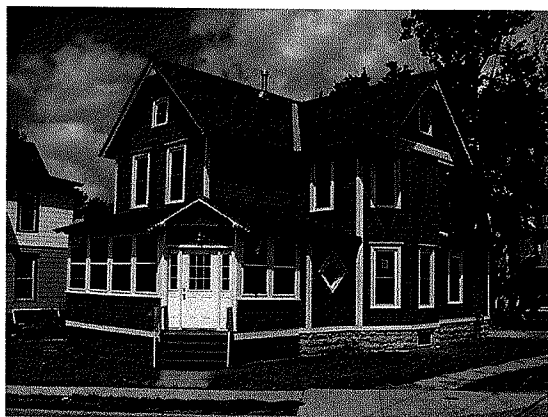
HOMEBUYER EDUCATION

Homebuyer Education Courses are offered to all interested persons who are considering buying a home. This course will provide you with all the information you need to become a successful homebuyer.



A decent home for every family.

Realizing the American Dream



Neighbors Of Watertown, Inc.

In partnership with the
Financial Readiness Program at
Army Community Service/Morale,
Welfare, and Recreation
Fort Drum, New York
Phone: 315-772-6894
DSN 772-6894



HOMEBUYER EDUCATION COURSES

Neighbors Of Watertown, Inc.



Call today to sign up
for the next class

Tel: 315-772-6894
or 315-772-1806

HOMEBUYER ED

Neighbors Of Watertown, Inc. is pleased to offer homebuyer education courses at Fort Drum. Courses are available every other week. Class is a full day with limited seating to allow for group discussions and interaction.



Underwritten in part by:

Northern New York
Community Foundation

Course Objectives

- **Raise interest in home ownership.**
- **Develop homebuyers who are able to manage finances wisely.**
- **Develop homebuyers who are able to establish and maintain good credit.**
- **Help buyers select appropriate affordable financing.**
- **Assist buyers in selecting a home and making purchase offers.**
- **Develop homeowners who can handle ongoing responsibilities of home ownership.**

Create successful first time homebuyers!

Topics Covered

- ☛ Are you ready to buy a home?
 - How much you can afford
 - Steps in buying a home
 - Your homebuying team
- ☛ Managing you money
 - Making a spending plan
 - Setting goals
 - Importance of savings

☛ Understanding Credit

What is credit

Credit report & credit scores

Non-traditional credit history

☛ Choosing a mortgage

4 C's of credit

Types of mortgages

Mortgage terms & definitions

☛ Shopping for a home

Finding the right neighborhood

Finding your dream house

Purchase & closing

☛ Keeping your home

Protecting your investment

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Phone: 315-772-6894

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Fax: 315-772-3073